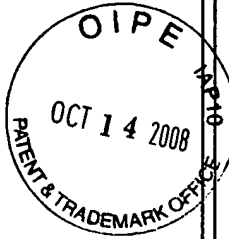


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re original application of:

Applicant: : Kathleen Tyson-Quah
Serial No. : 10/813,919
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY
RISK AND SYSTEMIC RISK ASSOCIATED WITH
PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER
PROCESS MODULE IN EACH PAYMENT BANK HOST...
Examiner : Frantzy Poinvil
Group Art Unit : 3628
Attorney Docket No. : 126-001USANA0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

TRANSMITTAL LETTER ACCOMPANYING PAYMENT OF ISSUE FEE

Sir:

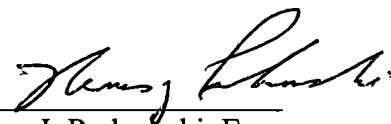
Please find enclosed herewith the following documents for filing in the above-referenced Application:

- Completed Issue Fee Transmittal (Part B); and
- Thomas J. Perkowski, Esq., P.C. Check No. 7742 in the amount of \$1023.00; and
- Return Receipt Postcard.

The Commissioner is hereby authorized to charge any fee deficiencies to Deposit Account No. 16-340.

Respectfully submitted,

Dated: October 9, 2008


Thomas J. Perkowski, Esq.
Reg. No. 33,134
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1266 East Main Street
Stamford, Connecticut 06902
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CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States Postal Service
on October 9, 2008 as First Class Mail
in prepaid postage envelope
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Thomas J. Perkowski, Esq.

Reg. No. 33,134

Dated: October 9, 2008